



5 for 3628

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

5 In re application of: Tara Chand Singhal)
Serial No: 09/891,913) Art unit
Filed: June 26, 2001) 3628
10 For: Method and Apparatus for A Payment Card System)
Examiner: Harbeck, Timothy M)
15 Attorney Docket: 11195.33)

INFORMATION DISCLOSURE STATEMENT

20 Commissioner for Patents
P O Box 1450, Alexandria, VA 22313-1450

Sir:

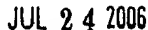
An information disclosure statement is being filed with this transmittal letter.

25 Applicant has a pending Canadian patent application No. 2,414,715, which covers the art disclosed in this application before the US patent Office.

The Canadian Patent Office Search Report identified European application Davis et al, as in attached IDS, as a reference.

30 **CERTIFICATE OF MAILING UNDER 37 CFR §1.8**

35 I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail, postage prepaid, in an envelope addressed to: Commissioner for Patents, P O Box 1450, Alexandria, VA 22313-1450, on July 20, 2006
by T. Singhal TARA CHAND SINGHAL, Applicant



Approved for use through 07/31/2006. OMB 0651-0031

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for H.R. 2400-1

(Use as many sheets as necessary)

Complete if Known

Application Number	09/891,913
Filing Date	06/26/2001
First Named Inventor	Tara Chand Singhal
Art Unit	3628
Examiner Name	Harbeck, Timothy M
Attorney Docket Number	11195.33

Sheet	1	of	1
-------	---	----	---

U. S. PATENT DOCUMENTS

[illegible]

FOREIGN PATENT DOCUMENTS

FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	T ⁶
		Country Code ³ Number ⁴ Kind Code ⁵ (if known)				
	1	EP 1003139	05-24-2000	Davis et al.	See CN Srch Rpt	

Examiner Signature		Date Considered	
-----------------------	--	--------------------	--

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. ¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. **DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND**

TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.